

B 25C (Official Form 25C) (12/08)

UNITED STATES BANKRUPTCY COURT

District of Wyoming

In re Dennis Meyer Danzik,
Debtor

Case No. 17-20934

Small Business Case under Chapter 11

SMALL BUSINESS MONTHLY OPERATING REPORT

Month: September 2018

Date filed: November 2, 2018

Line of Business: Engineering and Design Consulting

NAISC Code: 541330

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:


Original Signature of Responsible Party

Dennis M. Danzik

Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

B 25C (Official Form 25C) (12/08)

- | | | |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☒ ☐

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL INCOME \$ 73200.00

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month \$ 319791.27

Cash on Hand at End of Month \$ 355198.07

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU **TOTAL** \$ 355198.07

(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL EXPENSES \$ 18,312.40

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B) \$ 73200

EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C) \$ 18145.75

(Subtract Line C from Line B)

CASH PROFIT FOR THE MONTH \$ 55054.25

B 25C (Official Form 25C) (12/08)

UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL PAYABLES \$ 636.83

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL RECEIVABLES \$ 98740

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED? 0
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT? 0

PROFESSIONAL FEES

BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 0.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 0.00

NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 0.00

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 0.00

B 25C (Official Form 25C) (12/08)

PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 76900	\$ 73200	\$ 3700
EXPENSES	\$ 22000	\$ 18145.75	\$ 3854.25
CASH PROFIT	\$ 54900	\$ 55054.25	\$ 154.25

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 62000
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 19000
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 43000

ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

This month began my conversion to a payroll that automatically withheld taxes, social security, etc. My base salary being \$ 600,000.00 and then invoicing services on bonuses, commissions, and expenses.

I paid (or had withheld and paid to IRS on current tax liabilities) approximately \$ 17,680.00 for August
My separate Tax Account for taxes in arrears stands at \$ 101,933.10
My Debtor in possession account balance stands at \$ 210,627.17

I will continue through September with setting aside at least \$ 25,000.00 per month for tax arrears, and if my income continues to increase I will start setting aside \$ 35,000.00 per month in the Tax Account for arrears.

Since my fieldwork is limited now, I will be renting an apartment or similar cost (\$ 1500.00 per month) near the Scottsdale laboratory.

Period Ending September 30, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit B - Monthly Operating Report

Cash and Income

DATE	INCOME RUNNING SHEET	NOTE	AMOUNT	
	Source			
3/23/2018	Payment Received	1	\$ 60,000.00	
5/1/2018	Payment Received	1	\$ 119,000.00	
6/1/2018	Payment Received	1	\$ 60,000.00	
6/27/2018	Payment Received	1	\$ 50,000.00	
8/1/18	Payment Received	Base	\$ 25,000.00	
8/16/2018	Payment Received	Base	\$ 25,000.00	
8/31/2018	Payment Received	Base	\$ 25,001.00	
9/15/2018	Payment Received	Base	\$ 25,000.00	
	Gross Taxes Paid (Withholding)			Per Payroll Period
	Federal Withholding		\$ (25,012.00)	\$ (6,253.00)
	Social Security		\$ (6,200.00)	\$ (1,550.00)
	Medicare		\$ (1,450.00)	\$ (362.50)
	Arizona State Income		\$ (2,700.00)	\$ (675.00)
	Total Taxes Withheld/Paid		\$ (35,362.00)	\$ (8,840.50)
3	Ending Cash		\$ 7,195.76	
4	Wells Fargo Account		\$ 25.24	
5	US Bank Debtor in Possession		\$ 201,045.97	
6	US Bank Debtor in Possession - Tax Account		\$ 146,931.10	
	Total Earnings (Income for Month)(Collected)		\$ 50,000.00	
	TOTAL CASH		\$ 355,198.07	
	RECEIVABLES		\$ 98,740.00	

Note: Base pay began 8/1/2018 with taxes paid or withheld as shown.

1 CASH
2 CC
3 Tax

Period Ending September 30, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit D - Monthly Operating Report

Unpaid Bills

DATE	UNPAID BILLS	NOTE	AMOUNT
	Description		
1 9/31/2018	Credit Card Ending 9116	Balance Due	\$ 370.38
2 9/31/2018	Credit Card Ending 9948	Balance Due	\$ -
3 9/31/2018	Credit Card Ending 0152	Balance Due	\$ -
4 9/31/2018	Credit Card Ending 2363	Balance Due	\$ 15.94
5 9/31/2018	Credit Card Ending 3593	Balance Due	\$ -
7 9/31/2018	Credit Card Ending 6632	Balance Due	\$ 250.51
	TOTAL		\$ 636.83

Period Ending September 30, 2018

DENNIS M. DANZIK

Case Number: 17-20934

Exhibit E - Monthly Operating Report

Receivables

DATE	RECEIVABLES - Running Total and Collections	Client Code	NOTE	AMOUNT
	Description			
1 12/1/17	Invoice 17-12010022	1	Invoice	\$ 19,100.00
2 12/6/17	Invoice 17-12010023	4	Invoice	\$ 1,700.00
3 1/8/2018	Invoice 18-01010024	4	Invoice	\$ 2,600.00
4 1/31/2018	Invoice 18-01010025	1	Invoice	\$ 21,500.00
5 2/1/2018	Invoice 18-01010026	3	Invoice	\$ 150.00
6 2/28/2018	Invoice 18-01010027	1	Invoice	\$ 26,740.00
7 3/1/2018	Invoice 18-01010028	3	Invoice	\$ 150.00
8 3/31/2018	Invoice 18-01010029	1	Invoice	\$ 31,400.00
9 4/30/2018	Invoice 18-01010030	1	Invoice	\$ 37,200.00
10 5/1/2018	Invoice 18-01010031	1	Invoice	\$ 61,860.00
11 6/1/2018	Invoice 18-01010032	1	Invoice	\$ 60,000.00
12 6/15/2018	Invoice 18-01010033	1	Invoice	\$ 83,940.00
13 8/1/2018	Invoice - Base Pay	Payroll	Base	\$ 25,000.00
14 8/22/2018	Invoice 18-01010033	1	Invoice	\$ 18,400.00
15 8/31/2018	Invoice - Base Pay	Payroll	Base	\$ 25,000.00
16 9/15/2018	Invoice - Base Pay	Payroll	Base	\$ 25,000.00
17 9/28/2018	Invoice 18-01010034	1	Invoice	\$ 23,000.00
Total Billings				\$ 462,740.00
3/23/18	Payment Received	1	Payment	\$ 60,000.00
5/1/18	Payment Received	2	Payment	\$ 119,000.00
6/1/18	Payment Received	1	Payment	\$ 60,000.00
6/27/18	Payment Received	1	Payment	\$ 50,000.00
8/1/18	Payment Received	4	Payment	\$ 25,000.00
8/15/18	Payment Received	4	Payment	\$ 25,000.00
8/31/18	Payment Received		Payment	\$ 50,000.00
9/15/18	Payment Received		Payment	\$ 25,000.00
Total Payments Received				\$ 414,000.00
TOTAL RECEIVABLES*				\$ 48,740.00
TOTAL RECEIVABLES - w/ Expenses				\$ 98,740.00

* Some delayed billings for this month shown in later months



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5131 TRN S X ST01

Uni-Statement

Account Number:

6190

Statement Period:

Sep 1, 2018

through

Sep 30, 2018

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ESTATE OF DENNIS M DANZIK
DEBTOR IN POSSESSION
BANKRUPTCY CASE #17-20934
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164



To Contact U.S. Bank

By Phone:

1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

NEWS FOR YOU

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With the U.S. Bank Mobile App, your private information stays private, thanks to advanced encryption and firewall technology. For added peace of mind, you can activate 24/7 security alerts on your phone. If fraud is detected, you'll be notified when it happens. Don't have the app? Visit usbank.com/bankinapp to learn more and download the app today.

INFORMATION YOU SHOULD KNOW

Effective September 14th, 2018 the "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" brochure will include a number of updates and may affect your rights. Starting September 14, you may pick up copies at your local branch, view copies at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for copies. Please see the [Additional Information Section](#) of this statement for the main updates that were made to "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" brochure.

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- Under sub section **Consumer Overdraft Protection** - additional language on overdraft protection advancement.
- Under sub section **Business Banking Overdraft Protection** - additional language on overdraft protection advancement.
- Removal of sub section **Returns at Merchants** and the daily limit.
- Update to the hours of operation for the U.S Bank Business Service Center.

EASY CHECKING

U.S. Bank National Association

Member FDIC

Account Number 6190

Account Summary

Beginning Balance on Sep 1	\$	210,627.17	Number of Days in Statement Period	30
Deposits / Credits		16,159.42	Average Account Balance	\$ 210,328.32
Other Withdrawals		25,740.62		
Ending Balance on Sep 30, 2018	\$	201,045.97		

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Sep 26	Deposit	8654560537	\$ 16,159.42
Total Deposits / Credits			\$ 16,159.42

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Sep 11	Electronic Withdrawal REF=182540039436240N00	To FSB BLAZE 3420747941PAYMENT 58236	\$ 26.38-
Sep 11	Electronic Withdrawal REF=182530119229200N00	To Credit One Bank 912240213 Payment 0000287821927	250.51-
Sep 11	Electronic Withdrawal REF=182530119228930N00	To Credit One Bank 912240213 Payment 0000287822338	451.79-



ESTATE OF DENNIS M DANZIK
DEBTOR IN POSSESSION
BANKRUPTCY CASE #17-20934
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164

Uni-Statement

Account Number:
6190

Statement Period:
Sep 1, 2018
through
Sep 30, 2018

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EASY CHECKING

U.S. Bank National Association

(CONTINUED)

Account Number 6190

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Sep 12	Electronic Withdrawal REF=182540098418090N00	To LEGACY VISA PYMT 1470535472PAYMENT 32015	9.94-
Sep 28	Paper Statement Fee	2800001685	2.00-
Sep 28	Internet Banking Transfer	To Account 301	25,000.00-
Total Other Withdrawals			\$ 25,740.62-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 11	209,898.49	Sep 26	226,047.97	Sep 28	201,045.97
Sep 12	209,888.55				

Balances only appear for days reflecting change.

ADDITIONAL INFORMATION

Effective September 14, 2018 the main updates to note in the revised "Your Deposit Account Agreement" booklet sections, and sub sections, include:

- Addition of *Real-Time Payment/Prohibition on Foreign Payments* section to the agreement
- Addition of *Retention of Documents* section to the agreement
- Added language pertaining to cut off time, retention of documents and large cash deposits added to the *Transaction Posting Order* section
- Clarification in the definition of "Available Balance" in the *Insufficient Funds and Overdrafts* section
- Additional language added to the *Insufficient Funds and Overdrafts* section regarding Extended Overdraft fees
- Updated language in the *Insufficient Funds and Overdrafts* section as it relates to ATM and Debit Card Overdraft Coverage options
- Title change from "Small Business" to "Business Banking"
- Added explanation pertaining to the order and possible fee(s) when linking accounts for Overdraft Transfer Protection in the *Overdraft Protection Plans* section
- Changes to eligible accounts, U.S. Bank Business Reserve Line of Credit for Business Banking and advances on U.S. Bank Business Credit Cards as it relates to overdraft protection in the *Overdraft Protection Plans* section
- Title change from "Private Client" Account to "Wealth Management" Account
- Addition of the Arbitration clause to the *U.S. Bank Consumer Reserve Line Agreement* section
- Removal of state specific language in the *Cost of Collection* section
- Updates in the Important *Military Lending Act Information* section

Effective September 14, 2018 the main updates to note in the revised "Consumer Pricing Information" brochure include:

- The addition of a new *Additional Features* section explaining all consumer checking and savings features and benefits, not previously listed in the "Consumer Pricing Information" brochure
- The addition of the *Benefits for Military and Senior Customers* explaining all the features and benefits for Military Servicemembers and Seniors, not previously listed in the "Consumer Pricing Information" brochure
- Disclosure clarification regarding fees pertaining to U.S. Bank and Non-U.S. Bank brand ATM's
- Clarification on the processing and structure of Extended Overdraft Fees
- The **Withdrawal Charge** associated with Federal Regulation D savings withdrawal limits has been further outlined in the *Miscellaneous Checking, Savings or Money Market Fees* section

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5131 TRN S X ST01

Uni-Statement

Account Number:

6901

Statement Period:

Aug 15, 2018

through

Sep 17, 2018

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000022708 01 AB 0.408 106481728383331 P Y
DENNIS M DANZIK
TAX ACCOUNT
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164



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(1-800-872-2657)

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- Update to the hours of operation for the U.S Bank Business Service Center.

EASY CHECKING

U.S. Bank National Association

Member FDIC

Account Number 6901

Account Summary

Beginning Balance on Aug 15	\$	101,933.10	Number of Days in Statement Period	34
Deposits / Credits		20,000.00	Average Account Balance	\$ 112,521.33
Other Withdrawals		2.00-		
Ending Balance on Sep 17, 2018	\$	121,931.10		

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Aug 31	Internet Banking Transfer	From Account 90	\$ 20,000.00
Total Deposits / Credits			\$ 20,000.00

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Sep 17	Paper Statement Fee	1700007483	\$ 2.00-
Total Other Withdrawals			\$ 2.00-



DENNIS M DANZIK
TAX ACCOUNT
10632 N SCOTTSDALE RD # 722
SCOTTSDALE AZ 85254-6164

Uni-Statement

Account Number:
6901

Statement Period:
Aug 15, 2018
through
Sep 17, 2018

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**EASY CHECKING**

U.S. Bank National Association

(CONTINUED)**Balance Summary**

Account Number ' /1

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Aug 31	121,933.10	Sep 17	121,931.10

Balances only appear for days reflecting change.

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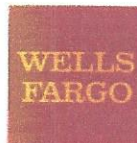
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Wells Fargo Everyday Checking

Account number: 6456 ■ September 1, 2018 - September 30, 2018 ■ Page 1 of 4



DENNIS M DANZIK
1108 14TH ST
405
CODY WY 82414-3743

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

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Write: Wells Fargo Bank, N.A. (038)
P.O. Box 6995
Portland, OR 97228-6995

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Account options

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Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 9/1	\$35.24
Deposits/Additions	0.00
Withdrawals/Subtractions	- 10.00
Ending balance on 9/30	\$25.24

Account number: 6456

DENNIS M DANZIK

Arizona account terms and conditions apply

For Direct Deposit use
Routing Number (RTN):

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: 6456 ■ September 1, 2018 - September 30, 2018 ■ Page 2 of 4WELLS
FARGO**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/28		Monthly Service Fee		10.00	25.24
Ending balance on 9/30					25.24
Totals			\$0.00	\$10.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2018 - 09/30/2018 Standard monthly service fee \$10.00 You paid \$10.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted Wells Fargo Debit Card purchases and/or payments
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$1,500.00

\$35.24 ☐

\$500.00

\$0.00 ☐

10

0 ☐**Monthly service fee discount(s) (applied when box is checked)**

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC

**IMPORTANT ACCOUNT INFORMATION**

Great news - effective August 2, 2018, when the primary account owner is 17-24 years old, the \$10 monthly service fee will be waived for your Everyday Checking account.

On the primary account owner's 25th birthday, the account will automatically be subject to the then current monthly service fee.

Thank you again for banking with Wells Fargo. If you have questions about these changes, please contact your local banker or call the number listed on your statement.

Effective November 10, 2018, the sentence "Certain electronic credit transfers, such as those through card networks or funds transfer systems, will be available on the first business day after the day we receive the transfer" in the first paragraph of the "Your ability to withdraw funds" section under the "Funds availability policy" in the Deposit Account Agreement will be replaced with "Certain electronic credit transfers, such as those through card networks or funds transfer systems, will be available on the day we receive the transfer."

A reminder...